FHA CASE NO. 283-005429

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the price and sum of TEN DOLLARS (\$10.00), cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, HENRY G. CISNEROS, Secretary of Housing and Urban Development, of Washington, D. C., Jackson Telephone No: 601/965-4719, hereby sells, conveys and warrants specially unto DONALD R. CLEMENTS and SYLVIA DENISE CLEMENTS of 776 Rasco Road, Southaven, Mississippi Telephone No: 601/342-6908 or 601/393-9445 the following described real property situated in the DeSoto County, Mississippi, to-wit:

Lot 690, Section F, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 6, Pages 3 and 4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

SAID CONVEYANCE is made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record and subject to any state of facts which an accurate survey would show.

TOGETHER WITH all and singular the rights, easements, hereditaments and appurtenances thereunto belonging.

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

THE ABOVE DESCRIBED property is conveyed SUBJECT to protective covenants, restrictive covenants, easements, conditions, and limitations, if any, now of record affecting the use or enjoyment of said property, and to the liens of all taxes, special assessments and levies of every kind and nature, if any, for the year 1992, and subsequent years, the payment of which said taxes, special assessments and levies is assumed by the Grantees herein.

IN WITNESS WHEREOF the undersigned on this 31st day of March , 1994, has set his hand and seal as Director, HM Div., HUD Field Office, Jackson, Mississippi, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter

STATE HS.-DESOTO CO. NO PRILED N.d

BK 269 PG 201 Ly B. Cleveland or

II, Part 200, Subpart D.

HENRY G. CISNEROS SECRETARY OF HOUSING AND URBAN DEVELOPMENT Perkins, Dir., Housing Management Div.

STATE OF MISSISSIPPI COUNTY OF HINDS::::

PERSONALLY appeared before me, Peggy M. Spence to me and known to me to be the person who executed the foregoing instrument bearing date March 31, 1994, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, acknowledged that he signed and delivered the foregoing instrument on the day and year therein mentioned as Director, HM Division, HUD FIELD OFFICE, for and on behalf of JACK KEMP, Secretary of Housing and Urban Development.

GIVEN UNDER MY HAND AND SEAL this 31st day of March 63. W. 89

NOTARY PUBLIC

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MY COMMISSION EXPIRES:

Quality of the same

DOCUMENT PREPARED BY:

MICHAEL W. BOYD P. O. BOX 351 GREENVILLE, MISSISSIPPI 38701-0351 601/332-0202

Lot 690, Section F, Carriage Hills Subdivision